

**United States Bankruptcy Court**  
Western District of Texas

903 SAN JACINTO, SUITE 322  
AUSTIN, TX 78701-0

**Case Number: 08-12098-cag**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig E Terry  
3640 Flora Vista Loop  
Round Rock, TX 78681

Carrie E Terry  
aka Carrie Linscott  
3640 Flora Vista Loop  
Round Rock, TX 78681

Social Security No.:

xxx-xx-5933

xxx-xx-6652

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated: 1/30/09**

**FOR THE COURT**



George D. Prentice II  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That Are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That Are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; (*applies to cases filed on or after October 17, 2005*)
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. (*applies to cases filed on or after October 17, 2005*)

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0542-1  
Case: 08-12098

User: admin  
Form ID: B18

Page 1 of 2  
Total Served: 54

Date Rcvd: Jan 30, 2009

The following entities were served by first class mail on Feb 01, 2009.

db +Carrie E Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050  
db +Craig E Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050  
tr +Randolph N Osherow, 342 W Woodlawn Suite 100, San Antonio, TX 78212-3314  
ust +United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,  
Austin, TX 78701-2450  
13748368 +AT&T Universal, Box 44167, Jacksonville, FL 32231-4167  
13748369 +ATEX Delivery Services, Box 301567, Austin, TX 78703-0027  
13748370 +ATS, 4611 Bee Cave Rd. Suite 200, Austin, TX 78746-5283  
13748365 Advanta, Box 30715, Salt Lake City, UT 84130-0715  
13748367 +Arpentours, 8906 Wall Street Ste 302, Austin, TX 78754-4543  
13748371 +Austin Utilities, Box 2267, Austin, TX 78783-0001  
13748372 +B & S Port-O-Jon, 2605 S. 12th St, Waco, TX 76706-3535  
13748373 +Bridger Construction, 4109 Manzanita, Georgetown, TX 78628-1355  
13748374 +Building Specialities, 503 Industrial Blvd, Austin, TX 78745-1210  
13748375 +Carrie Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050  
13748376 +Centex Mechanical, Box 663, Bastrop, TX 78602-0663  
13748379 Comerica, Box 790408, St. Louis, MO 63179-0408  
13748378 +Comerica, Box 2727, Austin, TX 78768-2727  
13768779 +Comerica Bank, c/o Richard G. Dafoe, Vincent & Moye, P.C., 2001 Bryan Street, Suite 2000,  
Dallas, TX 75201-3073  
13748380 +Countrywide, 4500 Park Granada, Calabasas, CA 91302-1663  
13748381 +Custom Plumbing, 9511 Brown Lane, Austin, TX 78754-4013  
13748382 +D & R Services, 180 Oak Terrace, Seguin, TX 78155-0486  
13748383 +Del Morgan, CPA, Box 66303, Austin, TX 78766-6303  
13748385 +G Stone, 17050 IH 35S, Bldg 1 Ste A, Buda, TX 78610  
13748386 +Hope Lumber, Box 5030, Georgetown, TX 78627-5030  
13748387 +ICI Paints, 16651 Sprague Rd. Rm 105A, Cleveland, OH 44136-1757  
13748390 +ISC, 1413 Grand Avenue Pkwy, Austin, TX 78660-2025  
13748388 +Image Tile & Carpet, 3303 Williams Dr., Georgetown, TX 78628-2831  
13748389 +Isaac Guzman, 244 Onyx Lake Dr., Kyle, TX 78640-5871  
13748391 +James Yett, 3601 Parmer Ln W, Austin, TX 78727-4100  
13748392 +John Luna, Box 191, Florence, TX 76527-0191  
13860105 +Kidd Law Office, 9600 Great Hills Trail Ste 150w, Austin, TX 78759-6303  
13748393 +Mario Carlin, 605 Canyon Trail Ct, Round Rock, TX 78664-7150  
13748394 +McComis Inspections, Box 90097, Austin, TX 78709-0097  
13748395 +Paychex, 4242 Woodcock Dr. Ste 100, San Antonio, TX 78228-1359  
13748396 +Payment Processing Center, Box 2168, Columbus, OH 43216-2168  
13748397 Paypal, Box 960080, Orlando, FL 32896-0080  
13748398 +Pioneer Roof Systems, 2319 Patterson Industrial, Pflugerville, TX 78660-8305  
13748399 Pro Consulting Services, Box 66768, Houston, TX 77266-6768  
13748400 +Rent Equip, 10509 Burnet Rd., Austin, TX 78758-4429  
13748401 +Richard Cordes, 13201 FM 620 Ste R108, Austin, TX 78717-1011  
13748402 +Rony Pinto, 504 Bonita Vista, Buda, TX 78610-9276  
13748403 +Shop/James Yett, 3601 Parmer LN W#106, Austin, TX 78727-4113  
13748404 Sprint, Box 660075, Dallas, TX 75266-0075  
13748405 +Texas Disposal Systems, Box 968, Austin, TX 78767-0968  
13748406 +Texas Gas Service, 5613 Ave F, Austin, TX 78751-1299  
13860120 +Thomas and Teresa Carter, 819 W. 11th Street, Austin, TX 78701-2009  
13748407 Tileworks, 1001 Metric Blvd., Austin, TX 78758  
13748408 +Tri-Supply, Box 5548, Beaumont, TX 77726-5548  
13748409 +Vengrof Williams & Associates, Box 5548, Beaumont, TX 77726-5548  
13748410 +Wilson Appliance, Box 1061, Dripping Springs, TX 78620-1061

The following entities were served by electronic transmission on Jan 30, 2009.

tr +EDI: QRNOSHEROW.COM Jan 30 2009 18:53:00 Randolph N Osherow, 342 W Woodlawn Suite 100,  
San Antonio, TX 78212-3314  
13748366 EDI: WFNNB.COM Jan 30 2009 18:53:00 Ann Taylor, Box 659705, San Antonio, TX 78265-9705  
13748377 EDI: CHASE.COM Jan 30 2009 18:53:00 Chase, Box 94014, Palatine, IL 60094-4014  
13748384 EDI: DISCOVER.COM Jan 30 2009 18:53:00 Discover, Box 3023, New Albany, OH 43054-3023  
13766686 EDI: RECOVERYCORP.COM Jan 30 2009 18:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13860081\* +AT&T Universal, Box 44167, Jacksonville, FL 32231-4167  
13860082\* +ATEX Delivery Services, Box 301567, Austin, TX 78703-0027  
13860083\* +ATS, 4611 Bee Cave Rd. Suite 200, Austin, TX 78746-5283  
13860078\* Advanta, Box 30715, Salt Lake City, UT 84130-0715  
13860079\* Ann Taylor, Box 659705, San Antonio, TX 78265-9705  
13860080\* +Arpentours, 8906 Wall Street Ste 302, Austin, TX 78754-4543  
13860084\* +Austin Utilities, Box 2267, Austin, TX 78783-0001  
13860085\* +B & S Port-O-Jon, 2605 S. 12th St, Waco, TX 76706-3535  
13860086\* +Bridger Construction, 4109 Manzanita, Georgetown, TX 78628-1355  
13860087\* +Building Specialities, 503 Industrial Blvd, Austin, TX 78745-1210  
13860088\* +Centex Mechanical, Box 663, Bastrop, TX 78602-0663  
13860089\* Chase, Box 94014, Palatine, IL 60094-4014  
13860090\* +Comerica, Box 2727, Austin, TX 78768-2727  
13860091\* Comerica, Box 790408, St. Louis, MO 63179-0408  
13860092\* +Countrywide, 4500 Park Granada, Calabasas, CA 91302-1663  
13860093\* +Custom Plumbing, 9511 Brown Lane, Austin, TX 78754-4013  
13860094\* +D & R Services, 180 Oak Terrace, Seguin, TX 78155-0486  
13860095\* +Del Morgan, CPA, Box 66303, Austin, TX 78766-6303  
13860096\* Discover, Box 3023, New Albany, OH 43054-3023

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13860097\* +G Stone, 17050 IH 35S, Bldg 1 Ste A, Buda, TX 78610  
13860098\* +Hope Lumber, Box 5030, Georgetown, TX 78627-5030  
13860099\* +ICI Paints, 16651 Sprague Rd. Rm 105A, Cleveland, OH 44136-1757  
13860102\* +ISC, 1413 Grand Avenue Pkwy, Austin, TX 78660-2025  
13860100\* +Image Tile & Carpet, 3303 Williams Dr., Georgetown, TX 78628-2831  
13860101\* +Isaac Guzman, 244 Onyx Lake Dr., Kyle, TX 78640-5871  
13860103\* +James Yett, 3601 Parmer Ln W, Austin, TX 78727-4100  
13860104\* +John Luna, Box 191, Florence, TX 76527-0191  
13860106\* +Mario Carlin, 605 Canyon Trail Ct, Round Rock, TX 78664-7150  
13860107\* +McComis Inspections, Box 90097, Austin, TX 78709-0097  
13860108\* +Paychex, 4242 Woodcock Dr. Ste 100, San Antonio, TX 78228-1359  
13860109\* +Payment Processing Center, Box 2168, Columbus, OH 43216-2168  
13860110\* +Paypal, Box 960080, Orlando, FL 32896-0080  
13860111\* +Pioneer Roof Systems, 2319 Patterson Industrial, Pflugerville, TX 78660-8305  
13860112\* +Pro Consulting Services, Box 66768, Houston, TX 77266-6768  
13860113\* +Rent Equip, 10509 Burnet Rd., Austin, TX 78758-4429  
13860114\* +Richard Cordes, 13201 FM 620 Ste R108, Austin, TX 78717-1011  
13860115\* +Rony Pinto, 504 Bonita Vista, Buda, TX 78610-9276  
13860116\* +Shop/James Yett, 3601 Parmer LN W#106, Austin, TX 78727-4113  
13860117\* +Sprint, Box 660075, Dallas, TX 75266-0075  
13860118\* +Texas Disposal Systems, Box 968, Austin, TX 78767-0968  
13860119\* +Texas Gas Service, 5613 Ave F, Austin, TX 78751-1299  
13860121\* +Tileworks, 1001 Metric Blvd., Austin, TX 78758  
13860122\* +Tri-Supply, Box 5548, Beaumont, TX 77726-5548  
13860123\* +Vengrof Williams & Associates, Box 5548, Beaumont, TX 77726-5548  
13860124\* +Wilson Appliance, Box 1061, Dripping Springs, TX 78620-1061

TOTALS: 0, \* 45

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2009

Signature: \_\_\_\_\_

*Joseph Speetjens*